#### Case 21-13097-pmm Doc 15 Filed 11/25/21 Entered 11/26/21 00:33:41 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 21-13097-pmm

Robert Shane Fredd Chapter 13

Michelle L. Fredd Debtors

# CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 3 Date Rcvd: Nov 23, 2021 Form ID: 309I Total Noticed: 37

The following symbols are used throughout this certificate:

**Definition Symbol** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

| Recip ID<br>db/jdb | + | Recipient Name and Address<br>Robert Shane Fredd, Michelle L. Fredd, 5137 Newport Road, Gap, PA 17527-9454    |
|--------------------|---|---|
| tr                 | + | SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265 |
| smg                | + | Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603             |
| smg                |   | City Treasurer, Eighth and Washington Streets, Reading, PA 19601  |
| smg                | + | Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520                        |
| smg                | + | Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401                             |
| smg                | + | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300                                      |
| 14650704           | + | Ally Financial, Inc., Ally Detriot Center, 500 Woodward Avenue, Detroit, MI 48226-3416                        |
| 14650706           |   | Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051                          |
| 14650711           |   | Complete Collection Service, 1007 North Federal Highway #280, Fort Lauderdale, FL 33304-1422                  |
| 14650712           | + | Conestoga Oral Surgery, 190 Good Drive, Lancaster, PA 17603-2353  |
| 14650715           |   | First National Bank of Omaha, PO Box 2490, Omaha, NE 68103-2490   |
| 14650719           |   | Lancaster Emergency Associates, PO Box 417113, Boston, MA 02241-7113  |
| 14650720           | + | Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809  |
| 14650721           | + | Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  |
| 14650722           |   | Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210                            |
| 14650726           | + | Renasant Bank, PO Box 709, Tupelo, MS 38802-0709  |
| 14650727           |   | Revco Solutions, PO Box 163279, Columbus, OH 43216-3279   |
| 14650730           | + | Tsarouhis Law Group, LLC, 21 South 9th Street, Suite 200, Allentown, PA 18102-4861                            |
|                    |   |   |

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address<br>Email/Text: pmurphy@dplglaw.com | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Eman/Text. pmurpny@upigiaw.com                                | Nov 23 2021 23:26:00 | PAUL DONALD MURPHY-AHLES,<br>DETHLEFS PYKOSH & MURPHY, 2132 Market<br>Street, Camp Hill, PA 17011                         |
| smg      | EDI: PENNDEPTREV  | Nov 24 2021 04:28:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946                 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us                       | Nov 23 2021 23:27:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946                 |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov              | Nov 23 2021 23:27:00 | U.S. Attorney Office, c/o Virginia Powel, Esq.,<br>Room 1250, 615 Chestnut Street, Philadelphia, PA<br>19106-4404         |
| ust      | + Email/Text: ustpregion03.ph.ecf@usdoj.gov                   | Nov 23 2021 23:27:00 | United States Trustee, Office of United States<br>Trustee, 200 Chestnut Street, Suite 502,<br>Philadelphia, PA 19106-2908 |
| 14650705 | Email/Text: bankruptcy@bbandt.com                             | Nov 23 2021 23:26:00 | BB&T, PO Box 1847, Wilson, NC 27894-1847  |

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| District/off: 0313- | 4 User:   | •                         | Page 2 of 3   |
|---------------------|---|---------------------------|---|
| Date Rcvd: Nov 2    | 3, 2021 Form  | ID: 309I                  | Total Noticed: 37   |
| 14650707            | + EDI: CITICORP.COM                                 | Nov 24 2021 04:28:00      | CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  |
| 14650709            | EDI: WFNNB.COM                                      | Nov 24 2021 04:28:00      | Comenity Bank / BJ's, Attn: Bankruptcy<br>Department, PO Box 183043, Columbus, OH<br>43218-3043             |
| 14650710            | EDI: WFNNB.COM                                      | Nov 24 2021 04:28:00      | Comenity Bank / Wayfair, Attn: Bankruptcy<br>Department, PO Box 182125, Columbus, OH<br>43218-2125          |
| 14650713            | + Email/PDF: creditonebknotifications@resurgent.com | n<br>Nov 23 2021 23:28:46 | Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875   |
| 14650716            | Email/Text: nwilliamson@foundationfinance.com       | Nov 23 2021 23:27:00      | Foundation Finance Company, PO Box 437,<br>Schofield, WI 54476  |
| 14650717            | + Email/Text: bankruptcy@greenskycredit.com         | Nov 23 2021 23:26:00      | GreenSky, LLC, 1797 NE Expressway, Suite 100, Atlanta, GA 30329-2451  |
| 14650708            | EDI: JPMORGANCHASE                                  | Nov 24 2021 04:28:00      | Chase Card, PO Box 15298, Wilmington, DE 19850  |
| 14650723            | + Email/Text: Bankruptcies@nragroup.com             | Nov 23 2021 23:27:00      | National Recovery Agency, 2491 Paxton Street,<br>Harrisburg, PA 17111-1036                                  |
| 14650724            | EDI: AGFINANCE.COM                                  | Nov 24 2021 04:28:00      | OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251                                |
| 14650725            | + Email/Text: bankruptcyteam@quickenloans.com       | Nov 23 2021 23:27:00      | Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573   |
| 14650728            | + Email/Text: bankruptcy@bbandt.com                 | Nov 23 2021 23:27:00      | Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229  |
| 14650729            | + EDI: RMSC.COM                                     | Nov 24 2021 04:28:00      | Synchrony Bank / Littman Jewelers, Attn:<br>Bankruptcy Department, PO Box 965060,<br>Orlando, FL 32896-5060 |
| 14650714            | EDI: USBANKARS.COM                                  | Nov 24 2021 04:28:00      | Elan Financial Services, PO Box 790408, Saint Louis, MO 63179-0408  |

TOTAL: 19

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14650718 ##+ Keystone Collections Group, 2330 Vartan Way, Harrisburg, PA 17110-9763

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021 Signature: /s/Joseph Speetjens

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# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed

Name **Email Address** 

PAUL DONALD MURPHY-AHLES

on behalf of Joint Debtor Michelle L. Fredd pmurphy@dplglaw.com kgreene@dplglaw.com

PAUL DONALD MURPHY-AHLES

on behalf of Debtor Robert Shane Fredd pmurphy@dplglaw.com kgreene@dplglaw.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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| Information to id                | entify the case:                                | •                                    |             |          |
|----------------------------------|---|--------------------------------------|-------------|----------|
| Debtor 1:                        | Robert Shane Fredd                              | Social Security number or ITIN:      | xxx-xx-4383 |          |
|                                  | First Name Middle Name Last Name                | EIN:                                 |             |          |
| Debtor 2:<br>(Spouse, if filing) | Michelle L. Fredd                               | Social Security number or ITIN: EIN: | xxx-xx-8969 |          |
|                                  | First Name Middle Name Last Name                |                                      |             |          |
| United States Bank               | cruptcy Court: Eastern District of Pennsylvania | Date case filed for chapter:         | 13          | 11/18/21 |
| Case number:                     | 21–13097–pmm                                    |                                      |             |          |

### Official Form 3091

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|    |   | About Debtor 1:  | About Debtor 2:  |
|----|---|--|--|
| 1. | Debtor's full name  | Robert Shane Fredd   | Michelle L. Fredd  |
| 2. | All other names used in the last 8 years  |  |  |
| 3. | Address   | 5137 Newport Road<br>Gap, PA 17527   | 5137 Newport Road<br>Gap, PA 17527   |
| 4. | <b>Debtor's attorney</b><br>Name and address  | PAUL DONALD MURPHY-AHLES<br>DETHLEFS PYKOSH & MURPHY<br>2132 Market Street<br>Camp Hill, PA 17011                          | Contact phone (717) 975–9446 Email: pmurphy@dplglaw.com  |
| 5. | Bankruptcy trustee<br>Name and address  | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606           | Contact phone (610) 779–1313  Email: ECFMail@ReadingCh13.com   |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. | United States Bankruptcy Court<br>Office of the Clerk, Gateway Building<br>201 Penn Street, 1st Floor<br>Reading, PA 19601 | Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 11/23/21 |

For more information, see page 2

Debtor Robert Shane Fredd and Michelle L. Fredd

Case number 21-13097-pmm

| 7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | December 21, 2021 at 2:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.  |  |  |
|---|--|---|--|--|
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any   | Deadline to file a complaint to challenge dischargeability of certain debts:   | Filing deadline: 2/19/22  |  |  |
| required filing fee by the following deadlines.   | You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or   |   |  |  |
|   | <ul> <li>a complaint if you want to have a particular debt excepted from discharge<br/>under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>  |   |  |  |
|   | Deadline for all creditors to file a proof of claim (except governmental units):   | Filing deadline: 1/27/22  |  |  |
|   | Deadline for governmental units to file a proof of claim:  | Filing deadline: 5/17/22  |  |  |
|   | Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |   |  |  |
|   | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | Filing deadline: 30 days after the conclusion of the meeting of creditors   |  |  |
| 9. Filing of plan   | The debtor has filed a plan. This plan proposes payment to the trustee of \$1433.0 The hearing on confirmation will be held on: 2/3/22 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading  | ·   |  |  |
| 10. Creditors with a foreign address  | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.  |   |  |  |
| 11. Filing a chapter 13 bankruptcy case   | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmation and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adobtor will remain in possession of the property and may continue to court orders otherwise.   | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The  |  |  |
| 12. Exempt property   | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,   | st file a list of property claimed as exempt. t https://pacer.uscourts.gov. If you believe  |  |  |
| 13. Discharge of debts  | Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.  | ischarged until all payments under the plan<br>to the debt from the debtors personally except<br>ted from discharge under 11 U.S.C. §<br>he bankruptcy clerk's office by the deadline. If |  |  |